

ADDRESS SERVICE REQUESTED

565284

04/18/2007

#BWNDLZK 080 *B-01-1C0-DT-00009 #R000 094X 7EU0# L. M. La Mantahlah Harbaha Hadaha Habballa H CRACKER BARREL ATTN GARNISHMENTS PO BOX 787 **LEBANON TN 37088-0787**

IN RE: STUDENT LOAN DEBT OF PATRICIA BENNETT, DEBTOR

EMPLOYER:

CRACKER BARREL ATTN GARNISHMENTS PO BOX 787 LEBANON TN 37088

ORDER OF WITHHOLDING FROM EARNINGS

Pursuant to authority granted to United Student Aid Funds by Federal Law (Public Law 102-164, as amended by Public Law 109-171; 20 U.S.C. 1095(a) et seq.), YOU, the employer of the debtor named below, ARE HEREBY ORDERED AND DIRECTED to withhold income from the debtors disposable pay from this employment for payment of defaulted student loan(s) as follows:

Debtor: PATRICIA BENNETT

Address:

7404 CHELSEA CV N

HOPEWELL JCT, NY 12533-7125

Total Amount Currently Due: \$25266.66

Amount to Withhold:

Employer SHALL DEDUCT AND PAY TO Pioneer Credit Recovery, Inc. from the debtors wages an amount not to exceed fifteen percent (15%) of the debtors disposable pay for each pay period, or the amount permitted by 15 U.S.C. 1673, unless the debtor provides United Student Aid Funds with written consent to deduct a greater amount. This amount shall be deducted until the amount set forth above as the Total Amount Currently Due, plus all further accrued interest, is fully paid.

Time for Withholding:

Employer is DIRECTED to begin withholding from debtors disposable pay beginning with the first pay period that occurs after the issuance of this Withholding Order.

Method of Payment:

Employer is **DIRECTED TO PAY** all amounts withheld on each regular payday, no less frequently than once each month, to:

Pioneer Credit Recovery, Inc. P.O. Box 158 Arcade NY 14009

All payments **MUST** identify the debtor, the debtor's social security number. Section 488A of the Act provides that an employer who fails to comply with a garnishment order issued under this law will be liable for any amounts that are not so withheld following its receipt, in addition to costs of suit as a result of legal action authorized under the law.

Account #

THIS ORDER OF WITHHOLDING IS ISSUED ON Apr 18, 2007 Agent for United Student Aid Funds: Pioneer Credit Recovery, Inc.

B-01-1CD-DT-00009

Employer Acknowledgment of Wage Withholding

IN RE: STUDENT LOAN DEBT OF PATRICIA BENNETT, DEBTOR
EMPLOYER ACKNOWLEDGMENT OF WAGE WITHHOLDING
I, (Name), on behalf of (Employer) acknowledge receipt of the Order of Withholding from Earnings for (Debtor), (SSN)
* The above-named debtor is an employee of this company and payments of approximately \$(15% of disposable pay) will be forwarded to on a (Weekly/Biweekly/Other) basis.
* The address this company has for the debtor is different than the address listed on the Order of Withholding. Our records reflect the address is:
* The above-named debtor is no longer employed by this company. His/Her date of termination was
Debtor's Last Known Address:
Debtor's Subsequent Employer and Phone Number (if known):
(Signature)
(Date)
(Telephone Number)
RETURN THIS FORM WITHIN 10 BUSINESS DAYS TO: Pioneer Credit Recovery, Inc. P.O. Box 158 Arcade NY 14009
Or by Fax to: 1-877-653-2839



UNITED STATES DEPARTMENT OF EDUCATION 830 First Street, NE Union Center Plaza Washington, D.C. 20202

The following organizations have agreements with the U.S. Department of Education to participate in the Federal Family Education Loan (FFEL) Program as guaranty agencies under Section 428 (b) of the Higher Education Act of 1965, as amended (HEA). The guaranty agencies on this list are authorized by section 488A of the HEA, to issue administrative wage garnishment withholding orders at a rate of 15% to employers, to recover FFEL debts owed by individuals who have defaulted on their student loan repayment obligations. This authority does not apply to Federal agencies or their employees.

AMERICAN STUDENT ASSISTANCE (MASSACHUSETTS) STUDENT LOAN GUARANTEE FOUNDATION OF ARKANSAS CALIFORNIA STUDENT AID COMMISSION **COLORADO STUDENT LOAN PROGRAM** CONNECTICUT STUDENT LOAN FOUNDATION **EDUCATION ASSISTANCE CORPORATION (SOUTH DAKOTA) EDUCATIONAL CREDIT MANAGEMENT CORPORATION** FLORIDA DEPARTMENT OF EDUCATION/OFFICE OF STUDENT FINANCIAL ASSISTANCE GEORGIA HIGHER EDUCATION ASSISTANCE FOUNDATION **GREAT LAKES HIGHER EDUCATION CORPORATION (WI)** ILLINOIS STUDENT ASSISTANCE COMMISSION **IOWA COLLEGE STUDENT AID COMMISSION** KENTUCKY HIGHER EDUCATION ASSISTANCE AUTHORITY LOUISIANA OFFICE OF STUDENT FINANCIAL ASSISTANCE **FINANCE AUTHORITY OF MAINE** MIGHIGAN HIGHER EDUCATION ASSISTANCE AUTHORITY MISSOURI DEPARTMENT OF HIGHER EDUCATION MONTANA GUARANTEED STUDENT LOAN PROGRAM NATIONAL STUDENT LOAN PROGRAM (NEBRASKA) NEW HAMPSHIRE HIGHER EDUCATION ASSISTANCE FOUNDATION **NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY NEW MEXICO STUDENT LOAN GUARANTEE CORPORATION** NEW YORK STATE HIGHER EDUCATION SERVICES CORPORATION NORTH CAROLINA STATE EDUCATION ASSISTANCE AUTHORITY STUDENT LOANS OF NORTH DAKOTA OKLAHOMA GUARANTEED STUDENT LOAN PROGRAM **OREGON STUDENT ASSISTANCE COMMISSION** AMERICAN EDUCATION SERVICES/PHEAA RHODE ISLAND HIGHER EDUCATION ASSISTANCE AUTHORITY SOUTH CAROLINA STUDENT LOAN CORPORATION TENNESSEE STUDENT ASSISTANCE CORPORATION TEXAS GUARANTEED STUDENT LOAN CORPORATION **USA FUNDS UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY** VERMONT STUDENT ASSISTANCE CORPORATION NORTHWEST EDUCATION LOAN ASSOCIATION (NELA)

Important information can be found on the next page ...